

**Information to identify the case:**

Debtor 1	<u>Irving A Malatzky</u>	Social Security number or ITIN	xxx-xx-8012
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Esperanza Franco-Ortiz</u>	Social Security number or ITIN	xxx-xx-7765
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-30905-RG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Irving A Malatzky

Esperanza Franco-Ortiz  
aka Esperanza Malatzky

12/15/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Irving A Malatzky  
Esperanza Franco-Ortiz  
Debtors

Case No. 17-30905-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 15, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Irving A Malatzky, Esperanza Franco-Ortiz, 115 Sussex Road, Bergenfield, NJ 07621-4030
517332508	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
517122992	+ PNC MORTGAGE, 1927 1ST AVE N, BIRMINGHAM, AL 35203-4024
517122994	WELLS FARGO, CREDIT BUREAU DISPUTE RESOLUTI, DES MOINES, IA 50306

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 15 2022 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 15 2022 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517122985	+ Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 21:07:17	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517283219	Email/PDF: bncnotices@becket-lee.com	Dec 15 2022 21:07:37	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517122986	+ EDI: CITICORP.COM	Dec 16 2022 01:58:00	CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
517122989	+ EDI: CITICORP.COM	Dec 16 2022 01:58:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517203463	+ EDI: CITICORP.COM	Dec 16 2022 01:58:00	Citi, Po Box 9001037, Louisville KY 40290-1037
517122991	+ EDI: DISCOVER.COM	Dec 16 2022 01:58:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517260479	EDI: Q3G.COM	Dec 16 2022 01:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517139187	EDI: DISCOVER.COM	Dec 16 2022 01:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517332508	^ MEBN	Dec 15 2022 21:01:08	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
519045347	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 15 2022 21:05:00	Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519045348	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 15 2022 21:05:00	Federal Home Loan Mortgage Corporation, c/o

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			Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, c/o Select Portfolio Servicing, Inc. 84165-0250
519040340	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 15 2022 21:05:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
517203462	+ EDI: CITICORP.COM	Dec 16 2022 01:58:00	Home Depot Credit Services, P.O Box 9001010, Louisville KY 40290-1010
517256422	EDI: JPMORGANCHASE	Dec 16 2022 01:58:00	JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038
517122987	EDI: JPMORGANCHASE	Dec 16 2022 01:58:00	CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101
517122988	EDI: JPMORGANCHASE	Dec 16 2022 01:58:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
518443450	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 15 2022 21:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
517335376	Email/PDF: resurgentbknotifications@resurgent.com	Dec 15 2022 21:07:16	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517313489	EDI: PRA.COM	Dec 16 2022 01:58:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517313485	EDI: PRA.COM	Dec 16 2022 01:58:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517331618	EDI: Q3G.COM	Dec 16 2022 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518032854	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 15 2022 21:04:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519012603	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 15 2022 21:04:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519012604	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 15 2022 21:04:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517123498	+ EDI: RMSC.COM	Dec 16 2022 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517309918	EDI: USBANKARS.COM	Dec 16 2022 01:58:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
517122993	EDI: USBANKARS.COM	Dec 16 2022 01:58:00	US BANK, 4325 17TH AVE S, FARGO, ND 58125
517122995	EDI: WFFC.COM	Dec 16 2022 01:58:00	WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701
517183981	+ EDI: WFFC2	Dec 16 2022 01:58:00	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517214482	EDI: WFFC2	Dec 16 2022 01:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517239071		PNC BANK, NATIONAL ASSOCIATION
517122990	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
519040341	*+	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518032855	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518445620	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518445621	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518445784	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518445785	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519252776	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
519252777	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517122996	*P++	WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203, address filed with court:, WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701
517122997	*P++	WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203, address filed with court:, WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701
517196171	*+	Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Jill Manzo	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael J. Milstead	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

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R. A. Lebron

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

Russell L. Low

on behalf of Joint Debtor Esperanza Franco-Ortiz ecf@lowbankruptcy.com  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Debtor Irving A Malatzky ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11